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Work / Life

Finding
Motivation:
**WHAT TO DO
WHEN YOU DON'T FEEL
LIKE DOING ANYTHING**
by Chris Widener

NAVIGATOR

The measure of your success usually comes down to who wins the battle that rages between the two of you. The 'you' who wants to stop, give up, or take it easy, and the 'you' who chooses to beat back that which would stand in the way of your success—complacency."

—Chris Widener

In all of my interactions with people, I've never found anyone, regardless of their level of success, who doesn't sometimes find themselves simply not wanting to do the things that they need and want to do. It is a part of human nature that there will be times, in spite of all that we need to do, and even desire to do, that we find ourselves not wanting to do anything. And what separates those who will become successful from those who maintain the status quo is the ability, at those very crucial moments when we are making decisions about what we will do, to choose to find the inner motivation that will enable us to conquer our complacency and move on in action.

I find that I confront this issue in my life on a regular basis, so the following success strategies are not merely "pie in the sky techniques," but proven ways to get yourself to go even when you don't feel like doing anything.

Honestly evaluate whether or not you need a break

This is the first thing that I usually do when I find that I don't want to get to a specific

action. The fact is that often when we are working very hard the lethargy we are feeling is really our body and emotions telling us that we simply need a break. And this is where it takes real intellectual honesty because when we don't need a break our mind is still telling us we need a break! But sometimes we do need a break. I'll give you a good example. I don't particularly like to exercise, but I do almost every day. Occasionally before going to the club I find myself thinking about how I just don't feel like going. Most of the time I am just being lazy. Sometimes, however, I realize that my body needs a break. So from time to time I will take a one or two day break from working out. The benefits of this break are twofold. My body gets to regenerate itself, and then, after a day or two, I begin to miss my workout and eagerly anticipate returning to the gym.

Here's another example. Perhaps you are a salesman who has been phoning clients for a week straight, day and night. You wake up one morning and just don't feel like doing it any more. Well, take a break for the morning. Go to a coffee shop and read the paper. Go to the driving range and hit some golf balls. Take a break and then get back to it!

Start small

I'm at a point in my workout schedule now where a typical workout day for me consists of 30 to 45 minutes of aerobic exercise and about 30 minutes of weightlifting. When I

find myself not wanting to get up and go to the gym, I will sometimes make a commitment to go and just do a smaller workout. Instead of deciding not to go, I'll commit to doing 15 to 20 minutes of aerobic exercise and 15 to 30 minutes of weightlifting. This is good for two reasons. One, I actually get some exercise that day, and two, it keeps me from getting into a cycle of giving up when I don't feel like moving toward action.

Maybe you are a writer who simply doesn't want to write today. Instead of thinking about the long day of writing you had planned, decide that you will start by outlining a couple of new articles. You will at least make progress, and you may find that you put yourself in the writing mood after all.

Change your routine

With exercise, I have found that what keeps me in the best shape and burns the most calories for me is to do 30 to 45 minutes on the treadmill every day. Now let me be very blunt. I find running on the treadmill to be extremely boring. Usually I can get myself to do it, but sometimes I need to vary my routine. So instead of 30 to 45 minutes on a treadmill, I will break down my aerobic exercise routine into a number of different areas.

This variation can be applied to work. Maybe you do construction and you've been working on plumbing for a week—it's getting monotonous. Don't do the plumbing today! Go frame-in the office.

Reward yourself

One way I motivate myself to do things I don't feel like doing is to promise myself a little reward if I complete the work I need to. For instance, I may tell myself that if I get up and go to the club I can take 5 to 10 minutes off my treadmill exercise, which will shorten my workout routine, and I'll allow myself to sit in the hot tub a few extra minutes. It works!

Perhaps you are a mortgage broker who feels like sleeping in. Tell yourself that after the next three mortgages you close you will take your kids to the fair or your spouse to the movies. Maybe you'll give yourself a night on the town with old friends.

Connect the action with pleasure rather than pain

Psychologists have long told us that we humans tend to connect every action with either pleasure or pain. Tony Robbins has popularized this concept even further in the last few years with something he calls "neural associations". When we find ourselves lacking motivation we are probably associating the action that we are thinking about with pain rather than pleasure. For example, I may be thinking about not going to the health club on a given day. When this happens I'm usually associating a trip to the gym with having no time, the pain of exercising and weightlifting, or the boredom of running on a treadmill. In this situation I can reassociate to remind myself that by going in and doing my exercise I will feel better about myself, I will lose weight, and I will live longer. This brings me pleasure. When we begin to run those kinds of tapes through our mind, our internal motivating force is unleashed and our attitude is changed about the action we are considering.

(Source: Chris Widener, popular speaker, writer and President of Made for Success)

The problem with doing nothing is you never know when you're done.
—James Fineous McBride

WEB SITE PICKS

<http://www.afunzone.com>

This site is filled with lots of brainteasers to keep you on your toes. Whether you like word games, logic problems, board games, or other challenging tasks, you are sure to find it here. The games change daily, so you will have a new problem to solve each day.

HEALTHY FOOD TIPS

Oregano

A recent USDA study measured the phenolic content and antioxidant activity of 27 culi-

nary herbs and 12 medicinal herbs under laboratory conditions. The medicinal herbs fared well, with familiar names like periwinkle, ginkgo biloba, garden sage, St. John's Wort, valerian, and sweet Annie all showing significant antioxidant content.

But the fresh culinary herbs blew them away. And guess which was the leader of the pack? Plain old oregano.

Oregano was found to have 42 times more antioxidants than apples, 30 times more than potatoes, 12 times more than oranges, and 4 times more than blueberries! That means that 1 tablespoon of fresh oregano has the same free-radical fighting power as one medium-sized apple.

Overall, oregano had 3 to 20 times more antioxidant content than the other herbs tested. The other good herb antioxidant sources included dill, thyme, rosemary, and peppermint. The study's authors noted that fresh rather than dry herbs are the best choice, as some antioxidant concentration is lost in processing.

Most grocery stores now carry a wide variety of fresh herbs, so it's easy to work them into familiar recipes. As a general rule, if a recipe calls for 1 teaspoon of a dried herb, you can substitute 1 tablespoon of chopped fresh herb for the same taste. Fresh herbs can be used for up to 5 days if stored properly in your refrigerator; cooking experts recommend wrapping them in a damp paper towel and sealing them in an airtight plastic bag.

Of course, you still need to eat your fruits and veggies; these foods offer a wide range of other beneficial phytochemicals, plus vitamins, minerals, and fiber that are essential to good health. But we now know that fresh herbs can add even more antioxidant power into our lives, along with great taste.

(Source: Health Sciences Institute e-Alert)

If you can't get rid of the skeleton in your closet, you'd best teach it to dance.
—George Bernard Shaw

HUMOR

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WORK/LIFE

Work as a Spiritual Experience

by Bruce D. Schneider, Ph.D., MCC

I don't know about you, but when many people hear the word "spirituality", they conjure images of monks, candles, religion, and perhaps even incense. Few picture a day in their work life, completely enjoying what they do, feeling totally fulfilled and as if they are making a difference in the world.

The true nature of spirituality goes beyond mysticism and magic, and finds its roots in very practical day-to-day activities. This is because we are spiritual beings first, and in physical form, second. Nothing that we think or do in the physical sense can change who we really are. The key difference between spiritually enlightened people and those who sleep through life is their level of consciousness, or, awareness of who they really are. Conscious people know they contribute to the whole, they know they are part of one big family. Conscious people also know that in all settings, including their work life, they can remain aware of, and more importantly, express their true nature. This self-expression provides a feeling of purpose, and also, because there are less mental and emotional distractions, it strengthens our ability to work more efficiently and effectively.

Being conscious at work means working "in the flow." You let go of any ideas of separation from yourself and your coworkers or "superiors," as well as let go of any limiting beliefs you may have that suggest spiritual to be something you "do" instead of something you are.

To create more of a sense of consciousness in what you do, let's start by creating a scenario. Imagine yourself at work. It's not a typical day. On this day you feel completely alive, relaxed, and invulnerable to any negativity or stress that your job can throw your way. You move through the day effortlessly, as if you were on autopilot, yet fully aware and in control of every action. As you come into contact with the many people you meet on this day, you notice that you appear to

have a powerful influence on them. Your mood and energy seem to be rubbing off on everyone, and they leave you smiling, happy, and a little more positive.

What would your work life be like if, on command, you could create this experience? And what if you found out that the secret to being truly successful—on all levels—is feeling this on a regular basis? The key to this at work is to remember: It's not as important what you do, not even how you do it. What matters most is, "who are you at work?"

You may want to try a little self-reflection by asking yourself the following: At work, how do I currently express myself? How would I like to express myself? Why is there a difference and what can I, or better yet, what will I do about it? In order to become a conscious spiritual being at work, you need to express yourself fully, by breathing love into all you do. This means to be your true self, at all times, even after you punch the clock.

What is it like to be more conscious at work? To be in the flow? I'm sure you've seen them. He is the conductor exuding power and poise as his orchestra performs a beautiful medley. She is the lawyer who fights for her client's life as if it were her own child on trial. She is the waitress who serves customers with as much enthusiasm and caring as her personal friends. And he is the gas station attendant who still cleans your windshield even when his coworkers won't. Who are these people? They are spiritual beings who breathe life into their work. They are people who express themselves in what they do, and not simply for financial reward. They do it because they couldn't do their job any other way. They are living their soul's purpose and consciously doing what they do with love, and they are happier than most.

There are no "ideal" jobs. Not every person should be a healer or teacher. We need conductors, lawyers, waitresses, and gas station attendants. Each person lives his or her purpose by performing his or her job in a spiritually loving way, which reaps the many rewards of a purposeful and relatively stress-free life.

Once you are aware that you control your attitude on the job, which is the first and most important step, then you can continue raising your level of awareness by developing your own spiritual practice through reading, interactions with like-minded people, and through the practice of meditation.

Meditation helps connect yourself to the best part of you and keep your energy raised throughout the day. This means that you are less prone to stress, and that means you are more able to enjoy what you do and do it better. All meditation works, and any regular

practice helps create a more rewarding life/work experience.

Whether it's meditation, self-reflection, or simply reminding yourself each day that you are a spiritual being experiencing yourself at all times, being more conscious of who you are and learning to express that will help you create a spiritual experience in your everyday life. Yes, even at work!

(Source: Bruce D Schneider, Ph.D., MCC, Master Certified Coach, licensed psychotherapist, Reiki Master, founder and director of the Institute for Professional Empowerment Coaching (www.IPECcoaching.com), and author of, *Relax, You're Already Perfect: 10 Spiritual Lessons to Remember* (Hampton Roads Publishing, 2002).

KITCHEN TIP

Tomato Paste Saver

Most recipes call for only a small portion of tomato paste. After using a tablespoon or two, the rest invariably goes to waste. To save the remainder, carefully open both ends of the can with a can opener. Remove one end and discard it. Leave the other in place. Wrap the entire can in plastic wrap and freeze overnight.

The next day, use the metal end to push the frozen paste out the open end. Discard the can, tightly rewrap the unused portion, and store in the freezer for up to 3 months. Slice off what you need each time you cook.

INSPIRATION

Singing Your Song

When a woman in a certain African tribe knows she is pregnant, she goes out into the wilderness with a few friends and together they pray and meditate until they hear the song of the child. They recognize that every soul has its own vibration that expresses its unique flavor and purpose. When the women attune to the song, they sing it out loud. Then they return to the tribe and teach it to everyone else.

When the child is born, the community gathers and sings the child's song to him or her. Later, when the child enters education, the village gathers and chants the child's song. When the child passes through the initiation to adulthood, the people again come together and sing. At the time of marriage, the person hears his or her song. Finally, when the soul is about to pass from this world, the family and friends gather at the person's bed, just as they did at their birth, and they sing the person to the next life.

In the African tribe there is one other occasion upon which the villagers sing to the

child. If at any time during his or her life, the person commits a crime or aberrant social act, the individual is called to the center of the village and the people in the community form a circle around them. Then they sing that individual's song to them. The tribe recognizes that the correction for antisocial behavior is not punishment; it is love and the remembrance of identity. When you recognize your own song, you have neither the desire nor the need to do anything that would hurt another.

A friend is someone who knows your song and sings it to you when you have forgotten it. Those who love you are not fooled by mistakes you have made nor dark images you hold about yourself. They remember your beauty when you feel ugly, your wholeness when you are broken, your innocence when you feel guilty, and your purpose when you are confused.

You may not have grown up in an African tribe that sings your song to you at crucial life transitions, but life is always reminding you when you are in tune with yourself and when you are not. When you feel good, what you are doing matches your song, and when you feel awful, it doesn't. In the end, we shall all recognize our song and sing it well. You may feel a little shaky at the moment, but so have all the great singers.

Author Unknown

FOOD FOR THOUGHT

25 Things You Should Have Learned by the Time You Reach Middle Age

1. If you're too open-minded, your brains will fall out.
2. Don't worry about what people think. They don't do it very often.
3. Going to church doesn't make you a Christian any more than standing in a garage makes you a car.
4. It ain't the jeans that make your butt look fat.
5. Artificial intelligence is no match for natural stupidity.
6. My idea of housework is to sweep the room with a glance.
7. Not one shred of evidence supports the notion that life is serious.
8. It's easier to get forgiveness than permission.
9. For every action, there is an equal and opposite government program.
10. If you look like your passport picture, you probably need the trip.
11. Bills travel through the mail at twice the speed of checks.
12. A conscience is what hurts when all of your other parts feel so good.
13. Eat well, stay fit, die anyway.
14. Men are from earth. Women are from earth. Deal with it.

15. No man has ever been shot while doing the dishes.
16. A balanced diet is a cookie in each hand.
17. Middle age is when broadness of the mind and narrowness of the waist change places.
18. Opportunities always look bigger going than coming.
19. Junk is something you've kept for years and throw away 3 weeks before you need it.
20. There is always one more imbecile than you counted on.
21. Experience is a wonderful thing. It enables you to recognize a mistake when you make it again.
22. By the time you can make ends meet, they move the ends.
23. Thou shalt not weigh more than thy refrigerator.
24. Someone who thinks logically provides a nice contrast to the real world.
25. If you must choose between two evils, pick the one you've never tried before.

Let us not look back in anger, nor forward in fear, but around in awareness.
—James Thurber, author

FINANCES

Inherited Debts?

by Gary Foreman, gary@stretchr.com

Dear Dollar Stretcher,

I've heard that when parents are in debt and they die the debts are left to the children to pay off. Is this true? My parents divorced a few years ago. My mom is doing well because she's a saving queen. My dad remarried two years ago, his wife does not work but loves to spend money, so now they have \$20,000 of debt. If my father dies, his wife is responsible for the debt, right? What happens after she dies and the debt still hasn't been cleared? Also,

what happens to the debt if she dies first, and then my father?

Judy

Judy asks a question that comes up often. Can someone die and 'leave' their debts to you? The answer is no. Parents can't leave their debts to you. In fact, they can't even leave their debts to their spouse.

Typically a will controls financial affairs after a person's death. A will distributes assets, not debts. All debts must be paid before any money can be distributed to heirs. A portion of the deceased person's assets are sold to pay for their remaining debts. Only after the debts are paid will the remaining assets be distributed among the beneficiaries of the will.

The key point to remember is that you are only responsible for debts that you contractually created. There are certain circumstances that would put Judy at risk for her dad's debt. But she would have had to do something to cause that responsibility.

Suppose Judy's dad asked her to co-sign a loan. Signing would make her responsible for the debt. Not only if her Dad died, but also if he failed to make a payment. But she shouldn't be surprised. When you 'co-sign' a loan, you do just that. You put your signature on the loan application.

A similar situation occurs with a joint credit card. A joint account allows anyone named on the account to use it to create a debt. It also means that everyone listed on the account is responsible for the entire debt that's created.

Suppose Judy had a joint credit card with her dad, but he was the only one using the card. Any debts he left at death would be Judy's. But once again, it should be no surprise to Judy. She signed the joint application for the account, and it's her responsibility to be aware of whether it's being paid off or not.

It wouldn't be unusual for Judy's dad and stepmother to have a joint account. In that case the survivor would be responsible for any balances on the account.

Joint credit card accounts often create problems in a divorce. Often a couple has a joint account before the divorce. The credit card company isn't going to split the bill just because a couple throws in the towel. As far as they're concerned, both the ex-husband and wife are responsible for the entire amount of the bill until it's paid. And while a court can instruct one party to pay, sometimes it still doesn't happen.

Another way that people end up paying someone else's debt is when you let someone use your credit card. Again, it should be no surprise when the bill comes in.

So what happens to the debts of someone who dies? The credit card company will first try to collect from the estate. As mentioned earlier, assets will be sold to pay the bills. Then, if the account was a joint account, any survivors will be left holding the bag. If the debt belonged solely to the deceased, then the credit card company will end up eating the debt if there aren't enough assets to cover it.

But Judy isn't completely off the hook. She might still want to advise her dad to control his spending. As her father and stepmother get older they could have trouble keeping up with the minimum payments. And, once they fall behind things will get tough. Credit card companies are quick to bump up interest rates when you miss a payment.

And that would be trouble. Judy's father will probably be living on a fixed income during retirement. So the payment that was a struggle at 12 percent interest becomes impossible when the interest rate goes to 20%. And unless they have some assets that can be sold to reduce the debt, the minimum payments will dominate their finances.

And that's where Judy comes in. I don't know her relationship to her father, but it would be awfully hard to watch a parent struggle to put food on the table. Even if they caused the problem by foolish past spending.

It actually would be interesting if parents could 'leave' their debts to someone after they die. I suspect that many children would treat their parents much better if that were the case. Instead of parents threatening to cut a child out of their will, parents could run up large debts and threaten to put a child into their will! Never mind! It's a good thing that the law doesn't read that way. Somehow I don't think that it would be good for family relations.

(Source: Gary Foreman, a former purchasing manager and certified financial planner who currently edits The Dollar Stretcher Web site)

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